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COMPANY OVERVIEW

Optech Limited is a member of the First Federal Group of Companies and a licensed lender in Hong Kong and California. It was incorporated under the Hong Kong Companies Ordinance in May 2000, and was registered in California for the purpose of business in California under the name of **HK Optech Limited** in 2002. The firm was formed for the special purpose of providing loans against securities.

Optech-Ltd

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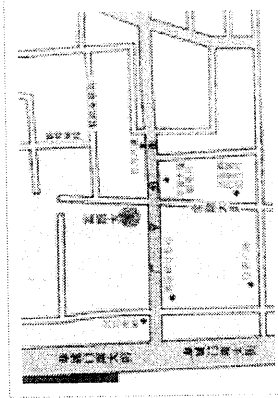
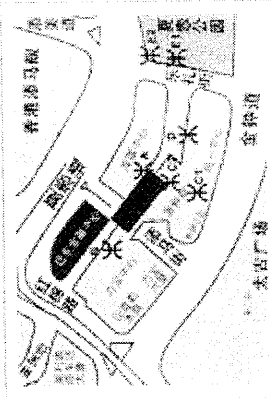
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For years the world's most elite investors and corporations have had access to the power of state-of-the-art financial engineering in managing their portfolios. Using tools developed and delivered by some of the world's premier financial firms, these institutional investors have been able to access liquidity and manage their risk. Optech Limited was created to bring the power of these tools to today's high net worth individual investors by democratizing access to a set of easy-to-use products that offer a compelling array of benefits.

We provide investors with access to liquidity — an effective way to turn existing equity value into cash — for personal financial management and diversification. We enable investors to tap the benefits of an unusually effective form of risk management — a way to protect "paper" gains without losing upside potential (and with no downside recourse). We offer powerful mechanisms that can help defer taxes on substantial capital gains. And we are an organization that is devoted to personalized, responsive service for a select group of clients.

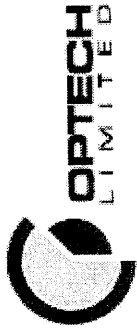
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OUR SPECIALITIES

Optech Limited occupies a unique niche among the world's financial institutions, and we serve a unique role for sophisticated investors. What makes us special?

Three things:

First, we function as an enhancement to your existing financial services providers; we don't replace them. We don't advise you on potential investments, asset allocation, or estate planning. Instead, we function as an adjunct to your banker, your broker-dealer, and your tax advisor. We market transactions and structures you can use to protect, manage, and enhance your wealth. In short, we provide you with "the mechanics of wealth" tools that are unique, sophisticated, and easy to use. You (and your advisors) decide how to put them to work.

Second, we have a focused and deliberately limited set of products that are delivered quickly and efficiently by a team of highly skilled professionals. Our core competency is identifying and providing sophisticated "turn-key" structures for individual investors. Our mission is to democratize access to these innovative financial tools.

Third, we approach our business with an exceptionally strong service orientation. You'll find that we're responsive, discreet and professional. You'll find that we go to great lengths to help you meet your needs (we'll also be the first to tell you if the solutions we offer aren't appropriate). And you'll find that we seek to forge a long-term relationship with you — one that's focused on helping you achieve your objectives.

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